

Protection for Injuries from Both Minor or Major Accident

PA Safety Insurance

mtl | Accident

Occupation Class

Occupation class 1 includes business owners, those working in services or management, office workers, or salespersons in businesses or trades, most of which are stationed in offices as well as work of craftsmanship with no involvement in machinery.

Occupation class 2 includes business owners, those working in services or management, office workers, or salespersons in businesses or trades requiring occasional offsite work, or those working in the industrial field with occasional involvement in machinery or professional workers who need to work outdoor almost all the time.

Occupation class 3 includes those working in the mechanical field or production or services, most of which involve the use of heavy machinery as well as being labors or those who perform duties with engagement of transportation and are required to work outdoor all the time.

Remarks:

- Underwriting is subject to the Company's rules.
 - The Company shall not underwrite a person whose occupation is exposed to high risk for accident such as skyscraper window cleaner, professional boxer, wrestler, motorcycle taxi driver, 10-wheeler truck driver, fireman, acrobat, stunt man, jockey, horse trainer and groomer, animal trainer, diver, worker stationing at wild park, forest (in forest) police and soldier (field operation)
- (1) For coverage plan 7
 - (2) For receiving medical treatment from network hospitals only, Easy PA Credit Card must be presented for identifying yourself to the Company's network hospitals in order to receive treatment in case of accident according to the medical expense limit that you chose, without making advance payment. If it is not convenient for the insured to receive medical treatment at the Company's network hospitals, the insured can receive treatment in other hospitals by paying incurred expense in advance and submitting a medical certificate together with the original receipt to the Company for reimbursement. In any case, the insured has to present the identification card or a card issued by the authority (with photo) together with Easy PA Credit Card every time.
 - (3) For coverage plans 3-7, assistance service in case of emergency accident via SOS service such as local and foreign medical assistance service e.g. emergency service for transferring patient, medical center information, etc.
 - (4) For coverage plans 1-3
 - (5) Coverage area: 24/7 worldwide coverage for 1 year
 - (6) Benefits of dismemberment and others including loss of eyesight, hearing and speech are according to the percentage specified in the insurance policy.
 - (7) The Company shall pay the daily compensation benefit while receiving treatment in a hospital or ICU room totaling up to 365 days per injury.

Exclusions of PA Safety Rider from a total of 20 clauses

- For example, the rider shall not cover loss or any damages due to any of the following causes.
1. Acts of the insured while under the influence of alcohol, narcotic drugs or narcotic substances that impairs the insured's mental faculty. The term "under the influence of alcohol" is in case of having blood alcohol concentration (BAC) test result of 150 mg/dL or over.
 2. Suicide, suicide attempt or self-inflicted injury
 3. Back pain as a result of Disc Herniation, Spondylolisthesis, Degenerative disc disease, Spondylosis and defect, or Spondylosis unless there is fracture or dislocation of the spine caused by accident
 4. War, invasion, act of foreign enemies, or warlike actions whether declared or undeclared, or civil war, insurrection, rebellion, riot, strike, civil commotion, revolution, coup d'etat, proclamation of martial law or any incident causing the proclamation or maintenance of martial law
 5. Terrorism, etc.

Premium of insurance contract is partially **eligible** for personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax No. 315. Warning: Buyers should have an understanding in the details of coverage and conditions before making a decision to purchase insurance every time.



MUANG THAI LIFE
ASSURANCE



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📍 Muang Thai Life Assurance Public Company Limited
250 Rachadapisek Rd., Huaykwang, Bangkok 10310
☎ +66 (0) 2274-9400, +66 (0) 2276-1025 📠 +66 (0) 2276-1997-8
🌐 muangthai.co.th

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Muang Thai Life

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